DOCUMENT RESUME

ED 038 098 HE 001 438

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TITLE	State Supported Student Financial Aid in Higher Education.
INSTITUTION	Education Commission of the States, Denver, Colo.
PUB DATE	May 69
NOTE	62p.
AVAILABLE FROM	Education Commission of the States, 822 Lincoln Tower, 1860 Lincoln Street, Denver, Colorado 80203
EDRS PRICE	EDRS Price MF-$0.50 HC-$3.20
DESCRIPTORS	College Students, Educational Finance, *Financial Policy, *Financial Support, *Higher Education, Program Coordination, Scholarships, *State Aid, *State Programs, Student Needs

ABSTRACT

To determine how state and institutional officials perceive their own state programs for student financial aid, what legislation exists or is proposed in the field, and what alternative steps should be recommended, 350 questionnaires were distributed to selected state officials, and to the largest public and private institutions of higher education in the 50 states. Questions concerned adequacy of the student aid program, responsibility for the program, funding procedures, support for private and vocational institutions, type of aid preferred, work-study programs, loan and special aid programs, student eligibility, and coordination of federal and state programs. Results showed significant differences between responses of state and institutional personnel, especially regarding the adequacy of present programs, and much confusion among state officials regarding state offerings. Recommendations for state action included: establishment of a state agency, conduct of an in-depth study of the aid program, making state guaranteed loans widely available, providing state scholarships for those in financial need, support for public and private institutions, increased participation by lending agencies, and establishment of priorities in allocating aid. (AF)

ED038098

STATE SUPPORTED STUDENT FINANCIAL AID IN HIGHER EDUCATION

by Richard V. Grant

NOTE:
This report is a preliminary document, in no way designed to provide final answers to the complicated questions related to state student financial aid programs. It has not been published because in the opinion of the Education Commission of the States it does not offer a comprehensive approach to the difficult problems of financial aid. However, it is being made available to persons interested in the topic because, when carefully used, it can serve as a guide to the questions which deserve most careful scrutiny in the development of state financial support for college and university students. Studied in this light, the report should point up some of the problematical issues and conflicting attitudes which states must take into account as they attempt to improve their own student aid programs.

This document is being sent to you in response to your request for information on student financial aid programs. No general distribution of the report is anticipated.

HE001 438

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
OFFICE OF EDUCATION

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May 1969
Education Commission of the States
822 Lincoln Tower; 1860 Lincoln Street
Denver, Colorado 80203

INTRODUCTION

Increasing demand for post-high school education and spiraling college and university costs have led to a growing interest in state programs for student financial aid. To provide state decision-makers with information about the problems and methods of providing adequate support to college and university students, the Education Commission of the States, in conjunction with the Bureau of Educational Research at the University of Denver, undertook to research what state and institutional officials in the 50 states conceive their own programs to be, what legislation exists or is proposed in this field, and what alternative steps would be recommended to the states for improved programs. In-depth studies have also been conducted through the University of Denver in Washington and Illinois.

The ECS effort revealed a high interest at the state level in financial aid programs. Approximately 350 questionnaires were distributed to selected state officials (budget officers, chief state school officers, chairmen of legislative education committees, and directors of higher education coordinating commissions) and to the largest public and private institutions of higher education. The rate of response was high, ranging from 68 per cent from the educational institutions to 93 per cent from the coordinating commissions, except that only 41 per cent of the legislators replied.

In some important instances, the responses of the state officials on the one hand and of the institutional personnel on the other differed significantly. By pointing out these opposing viewpoints, the study indicates the questions on which attitudes must be reconciled before meaningful state programs can be developed.

Richard V. Grant, who made the study, was a research assistant at the Bureau of Educational Research, University of Denver, while working toward a Ph.D. degree in higher education. Between 1957 and 1967 he served as assistant registrar, assistant bursar and bursar at Northern Illinois University.

THE STUDY

More Student Aid Legislation Anticipated

Legislative activity related to student financial aid programs--already extensive in some states--can be expected to increase substantially across the country. Although the state and institutional officials participating in the study indicate that legislation related to student aid programs now holdshigh priority, they are in agreement that the aid program in most states is not adequate and that relevant legislation should assume greater importance than it now has. Many states, including Alabama, Colorado, and Washington, are now conducting studies in an effort to improve existing programs or to initiate new ones. There is a strong feeling among Federal officials that the existing level of financial aid must be increased. According to Harold Howe II, former U. S. Commissioner of Education, student financial aid should receive highest priority from the Federal government for the next two years.

There is disagreement about what constitutes a good program. On the whole, more state than university officials think their present program is good to excellent. It is more significant that over half of all state and institutional personnel polled characterize the program in their state as barely adequate or inadequate. This response indicates important receptivity among the responsible state and institutional officials for new efforts to improve state financial aid programs.

Indicate your feeling as to the adequacy of the student financial aid program in your state.	Excellent	Good	Barely Adequate	Inadequate	No such Program
State Budget Officers	11%	35%	16%	32%	6%
Higher Education Coordinating Commissions	5%	31%	15%	41%	8%
Chief State School Officers	9%	27%	20%	35%	9%
Legislators	11%	30%	22%	23%	14%
College and University Officials	13%	19%	24%	34%	10%

Some of the reasons given for the increased interest in student financial aid are: (1) it is a means of providing higher education for the economically disadvantaged; (2) it provides an equal opportunity for all to attend college; (3) there is a need for highly trained individuals to help make the adjustment to the technological age; and (4) a larger percentage of the top-ranking high school graduates must be encouraged to attend college. Many state officials feel that reduction of tensions among minority groups is an important aim of aid programs.

It is difficult to compare the problems of student aid in the various states because the programs are so varied and differ greatly in maturity and complexity. It is clear, however, that much of the confusion about state offerings in this area is related to basic confusion among state officials about their own programs. The two questions--do you have a student financial aid program in your state and who has the specific responsibility for your state's program--produced a variety of responses from officials in the same state. This confusion is no doubt the result of differences in interpretation about what constitutes a student financial aid program and about where the final authority for such programs rests. It is little wonder that the student inquiring about various forms of financial aid is himself confused.

Considerable variance was found as to the office or agency which is responsible for the student financial aid program in each of the states. Most colleges and universities have designated a student financial aid officer to coordinate all of the programs for their institution so that there is much less confusion concerning the responsibility at this level. The student financial aid officer reports to the Student Personnel Division in 65 per cent of the colleges responding.

Responsibility for Aid Program

The key to the development of significant state legislation pertaining to student financial aid is the question of who is responsible for providing higher education opportunities.

State and institutional officials are in agreement that parents should assume the major responsibility for providing financial assistance to students in higher education and that students should be responsible in the second place. Subsequent responsibility was assigned about evenly to the state and Federal governments. There is little support for the proposition that students, rather than parents, should be asked to assume greater responsibility for their education through loans to be repaid after the completion of school.

Although responses indicate a desire to leave primary responsibility for financing a college education with the parents, it should be noted that the terms of the currently larger loan programs, National Defense and Guaranteed Loans, spread repayments over a period of years following completion of school so that the student is able to financially handle the repayment.

Which of the sources of financial assistance has the most responsibility for helping students in higher education?	State Government	Federal Government	Parents	Foundations	Private Industry	Students Themselves
State Budget Officers	0%	6%	80%	0%	0%	14%
Higher Education Coordinating Commissions	5%	5%	82%	0%	3%	5%
Chief State School Officers	7%	7%	77%	0%	0%	9%
Legislators	5%	0%	71%	0%	0%	24%
College and University Officials	2%	3%	89%	0%	0%	6%

Funding

Most state officials and college and university representatives generally agree that additional funding is required for student financial aid. At present, according to respondents, only a small percentage of students attending public or private higher education institutions receive any form of direct financial support from the state.

The range that would best describe the annual average cost for a full-time student attending an institution of higher education is $1,300-$1,799 for a public institutions and over $2,300 for a private institution. These figures include in-state tuition, books, and room and board. It is estimated that the cost of a college education more than doubled between 1955 and 1968. This increase is expected to continue at the rate of approximately 5 per cent annually in the foreseeable future.

State and institutional officials usually agree that no one contributor (the state, the Federal government, or "other sources") should be expected to provide more than 60 per cent of the total cost of a student's higher education. College and university representatives favor a slightly greater role by the Federal government than by the state. In contrast, a substantial proportion of state legislators prefer that the state assume the larger burden of the required support.

What percent of the financial aid a student receives in addition to his personal contribution should be provided by the Federal government?	0%-29%	30%-49%	50%-69%	70%-89%	90%-100%
State Budget Officers	27%	43%	17%	13%	0%
Higher Education Coordinating Commissions	31%	38%	25%	6%	0%
Chief State School Officers	40%	37%	17%	3%	3%
Legislators	40%	27%	27%	6%	0%
College and University Officials	20%	40%	30%	10%	0%

What per cent of the financial aid a student receives in addition to his personal contribution should be provided by the state?	0%-29%	30%-49%	50%-69%	70%-89%	90%-100%
State Budget Officers	37%	43%	13%	0%	7%
Higher Education Coordinating Commissions	28%	41%	22%	6%	3%
Chief State School Officers	26%	37%	28%	6%	3%
Legislators	24%	33%	37%	0%	6%
College and University Officials	40%	36%	20%	4%	0%

What per cent of the financial aid a student receives in addition to his personal contribution should be provided by sources other than the state or Federal government?	0%-29%	30%-49%	50%-69%	70%-89%	90%-100%
State Budget Officers	47%	37%	16%	0%	0%
Higher Education Coordinating Commissions	63%	22%	12%	0%	3%
Chief State School Officers	57%	23%	17%	3%	0%
Legislators	46%	27%	21%	6%	0%
College and University Officials	60%	24%	10%	2%	4%

There is virtually no support among any of the groups for the idea of increasing college tuition by an amount designated to form an endowment fund earmarked for student financial aid. Apparently it is felt that such an increase would merely compound the current problem of high costs for higher education.

Institutions of higher learning should increase their tuition by an amount designated to form an endowment for student financial aid.	Agree	Disagree
State Budget Officers	3%	97%
Higher Education Coordinating Commissions	3%	97%
Chief State School Officers	0%	100%
Legislators	5%	95%
College and University Officials	5%	95%

The concept of making state colleges and universities tuition-free found little support.

Publicly supported colleges and universities should be tuition-free.	Agree	Disagree
State Budget Officers	27%	73%
Higher Education Coordinating Commissions	22%	78%
Chief State School Officers	27%	73%
Legislators	16%	84%

Support for Private and Vocational Institutions

According to the U. S. Office of Education, the annual cost for attending college is now more than twice as high for students at private institutions as it is for those at public institutions. It is predicted that costs will continue to rise at a much faster rate for private colleges over the next few years.

Support was found for the concept of making state financial aid available to students who wish to attend private college or universities. When asked whether supporting private colleges was among their reasons for increased interest in student financial aid programs, more than half of all groups except chief state school officers responded that this concern is at least of some importance.

Should student financial aid programs be improved in order to help support private colleges?	Highly Important	Of Considerable Importance	Of Some Importance	Of Little Importance	Of No Importance
State Budget Officers	3%	21%	26%	24%	26%
Higher Education Coordinating Commissions	3%	19%	48%	19%	11%
Chief State School Officers	2%	8%	34%	29%	27%
Legislators	8%	18%	45%	13%	16%
College and University Officials	10%	12%	30%	15%	33%

There are strong indications, from existing programs and from comments about proposed legislation, that many state and institutional officials feel that students enrolled in vocational and technical programs should be considered for financial aid from the state. New Mexico and Texas have programs in which vocational students are eligible for aid. Provisions of the student financial aid legislation permit support to students at community colleges, including

those with strong vocational programs, in many states, among which are Washington, Indiana, Nevada, Missouri, and Michigan. Similar legislation has been proposed in Hawaii and Oregon.

What Kind of Aid?

There is some difference of opinion among the various groups surveyed about the relative importance of certain categories of student financial aid. A combination of loans and insured loans is assigned the most significance by both state and university officials. State officials feel that insured loans are considered most important while college personnel indicate that regular loans are more significant. This contradictory attitude may be explained by the fact that state officials have heard a great deal about guaranteed loan programs during recent years but have had little contact with direct loans to students. Institutional financial aid officers, on the other hand, are comparatively uninformed about guaranteed loan programs, and their constant involvement with direct loans would naturally make these seem more significant.

There is little support for fee remission programs associated with registration at state-associated colleges and universities or with discount plans for families with more than one child enrolled in a given institution. A few institutions now have family discount plans. At Kansas Wesleyan University, for example, if more than one child in a family are enrolled at the same time, the second child is eligible for a 25 per cent discount and any additional child is eligible for a 50 per cent discount.

Which of the types of financial assistance is assigned the most importance in your state?	Scholarships	Loans	Insured Loans	Remunerative Employment	Remitted Fees	Grants	Assistant-ships
State Budget Officers							
Higher Education Coordinating Commissions	36%	12%	31%	9%	3%	6%	3%
Chief State School Officers	26%	17%	40%	11%	0%	3%	3%
Legislators	33%	18%	23%	15%	3%	8%	0%
College and University Officials	37%	24%	24%	9%	0%	6%	0%

The publicly supported colleges and universities should have a family discount plan for families with more than one child enrolled.	Agree	Disagree
State Budget Officers	22%	78%
Higher Education Coordinating Commissions	13%	87%
Chief State School Officers	19%	81%
Legislators	30%	70%
College and University Officials	26%	74%

There has been a tendency in recent years for colleges and universities to offer students a package of aid. Such a package would include a combination of the various types of financial support. A portion of the package would be an outright grant, and some would be in the form of loans requiring repayment in cash and/or service. The packaging of aid types has meant a relative decline in the amount of direct scholarship support available and an increase in the amount available through employment opportunities and loans.

There is widespread support among all groups surveyed for the development of an aid package or combination of the various types of financial aids in order to permit more students to benefit from the wider distribution of scholarship funds. Officials in the states of Maryland and Vermont recommended that scholarships controlled by legislators be eliminated.

A package of aid or combination of the various types of financial aids is desirable to permit more students to benefit from the wider distribution of scholarship funds.	Agree	Disagree
State Budget Officers	97%	3%
Higher Education Coordinating Commissions	97%	3%
Chief State School Officers	100%	0%
Legislators	90%	10%
College and University Officials	94%	6%

Work-Study Programs

Over one hundred colleges and universities in the United States now offer cooperative education or whatare popularly referred to as work-study programs. There are two major types of programs. In the first, a full-time job is shared by two students with each working half-time and attending school half-time. Typically, their work is closely related to their major field of study and their intended area of employment. It is estimated that during 1967 students throughout the nation earned approximately $100 million in this manner.

In the second kind of program, the applicant for work-study support must be a full-time student. He may work up to 15 hours weekly during the school year and 40 hours per week during vacations, generally on a campus job ranging from research to waiting on tables or caring for the grounds. The basic pay is usually at the minimum wage rate, but it can go as high as $3.50 an hour. A major work-study program of this type is sponsored by the Federal government and substantially subsidizes the wages earned so that institutions pay only a small portion of the cost of the student labor.

There is strong agreement that states should support a college-work study program of the type now sponsored by the Federal government in order to enable more students to take advantage of part-time campus jobs.

The state should support a college work-study program.	Agree	Disagree
State Budget Officers	64%	36%
Higher Education Coordinating Commissions	69%	31%
Chief State School Officers	75%	25%
Legislators	66%	34%
College and University Officials	60%	40%

An effort was made to determine if it would be advisable for state colleges and universities to offer free vocational courses to train students for jobs that they could do on a part-time basis while in school. The purpose of such a program would be to help students obtain part-time work and thus to earn a portion of their expenses and reduce the amount of financial aid needed. Even at many well-known private institutions, a large majority of the students work either after class hours or during the summer time. And some private institutions offer special training for this purpose. Harvard College, for example, offers low-cost, non-credit courses in such things as bartending, short-order cooking, and waiting on tables, to help students earn more money through part-time employment.

The strongest support for the suggestion that state institutions offer free vocational training to assist students with part-time jobs comes from legislators with 42 per cent agreeing. The least support comes from the institutions of higher education with only 14 per cent in agreement.

State colleges and universities should offer free vocational courses to train students for work that they could do after class hours or during summer vacations to help them earn part of their college expenses	Agree	Disagree
State Budget Officers	38%	62%
Higher Education Coordinating Commissions	23%	77%
Chief State School Officers	35%	65%
Legislators	42%	58%
College and University Officials	14%	86%

It seems that there is an interest in offering students the opportunity to earn some of the money needed to meet expenses, but not in providing funds for training them for this part-time work.

Loans

The emphasis on student aid has placed a financial burden on the Federal and state governments. This has caused, as indicated by the proposals to be considered by many state legislatures, a definite trend in the direction of expanding or initiating loan programs as opposed to scholarship programs.

These loan programs include the guaranteeing of loans made from private sources as well as the loans made directly to the student by the government agency. In either case the funds required of the state in order to provide adequate loan support for students in higher education are much less than would be needed for scholarship aid at a similar level. The term scholarship loan is sometimes used when all or a portion of the loan may be repaid in the form of service.

It has been pointed out that a perpetual scholarship fund of $1 million with a yield of 4 per cent interest will provide forty students $1,000 in aid per year. The same amount in a revolving loan fund, with an assumed average repayment term of ten years, would give $1,000 in aid per year to at least 100 students.

Although the benefits of student loans are evident, some difficulties should be considered. A major problem, for example, is that the ease of borrowing while in school allows some students to borrow more than they feel they can repay. Women, for example, who marry and have children shortly after graduation, particularly if their husband has also borrowed, find it very difficult to meet loan payments.

Most state and institutional officials feel that loans provided or guaranteed by the state should only supplement the efforts of the

Federal government and private sources and should not duplicate or replace them. A high percentage of the college and university officials and of the higher education coordinators, however, seem to feel that a state loan program should have a more significant function.

Of the four main Federal programs for student financial aid, according to the February 12, 1968 Chronicle of Higher Education, only the guaranteed loan program appeared to be destined for appreciable expansion. This preference is related to the fact that guaranteed loans are the only form of support using private funds as a primary aid source. The combined guaranteed loan program and vocational student insured loan program represented $109.7 million in obligations for the Federal government during fiscal year 1969.

Loans provided or guaranteed by the state should only supplement the efforts of the Federal government and private sources, and not duplicate or take their place.	Agree	Disagree
State Budget Officers	69%	31%
Higher Education Coordinating Commissions	53%	47%
Chief State School Officers	76%	24%
Legislators	63%	37%
College and University Officials	57%	43%

Arkansas, Florida, North Dakota, and Wisconsin have established state programs under which direct loans can be made to full-time students by the state. In each case the students must be residents of the state and be able to demonstrate financial need. The loan terms are similar to those of the National Defense Student Loan Program but they vary considerably in annual maximum amounts.

Interestingly, almost 40 per cent of the legislators and over half the chief state school officers indicate that the state should exercise substantial control in the selection of loan recipients. There is strong disagreement, however, from the other respondents, more than 70 per cent of whom argue that the state should not exert control in questions concerning loan recipients. College and university officials are particularly in opposition to such action on the part of the state.

The state should exercise a great deal of control in the selection of loan recipients.	Agree	Disagree
State Budget Officers	29%	71%
Higher Education Coordinating Commissions	26%	74%
Chief State School Officers	52%	48%
Legislators	39%	61%
College and University Officials	18%	82%

A difference of opinion is evident among state officials concerning the question of whether interest should be subsidized by the state government. More than half of the chief state school officers and legislators indicate that interest should be subsidized while the state budget officers and higher education coordinators are inclined to disagree. The response from institutions is divided, although a majority of the educational officials oppose interest subsidization by the state.

The student should be subsidized by the state government to keep interest as low as possible.	Agree	Disagree
State Budget Officers	34 %	66 %
Higher Education Coordinating Commissions	24 %	76 %
Chief State School Officers	55 %	45 %
Legislators	53 %	47 %
College and University Officials	42 %	58 %

More than 60 per cent of state and college officials are in agreement that no interest should be charged on loans while the person is a full-time student. State officials believe,however, that the determination of full-time status should be left to the individual institution since the composition of work that would constitute a full-load varies considerably by college and even by department.

No interest should be charged while the person is a full-time student.	Agree	Disagree
State Budget Officers	60%	40%
Higher Education Coordinating Commissions	61%	39%
Chief State School Officers	76%	24%
Legislators	74%	26%
College and University Officials	74%	26%

There is little support for providing a forgiveness (or cancellation) feature for loans. The chief state school officers are the only group with a majority support this proposal, suggesting that from their vantage point the overall need for teachers is still significant. Other groups may feel that the National Defense Student Loan Program, which allows up to 50 per cent cancellation for teaching, is sufficient.

There should be a forgiveness (or cancellation) feature similar to that of the National Defense Student Loan Program	Agree	Disagree
State Budget Officers	37%	63%
Higher Education Coordinating Commissions	26%	74%
Chief State School Officers	57%	43%
Legislators	29%	71%
College and University Officials	14%	86%

All groups surveyed feel that the number of credit hours for which a student is enrolled must be considered in approving loans. Interviews with state and university officials, however, brought out the fact that they are not as concerned with the specific number of hours as they are with the student's own commitment. For example, a student in poor health might be eligible for a loan even with a reduced course schedule. Financial aid officers in particular desire flexibility on questions of minimum course requirements.

Preference for loans should be given to students majoring in specific areas such as science, mathematics, engineering, foreign language or teaching.	Agree	Disagree
State Budget Officers	9%	91%
Higher Education Coordinating Commissions	0%	100%
Chief State School Officers	10%	90%
Legislators	18%	82%
College and University Officials	0%	100%

Students with superior academic backgrounds should receive selective preference for loans	Agree	Disagree
State Budget Officers	29%	71%
Higher Education Coordinating Commissions	16%	84%
Chief State School Officers	19%	81%
Legislators	26%	74%
College and University Officials	20%	80%

Loans should be made available without regard to the number of hours a student is carrying.	Agree	Disagree
State Budget Officers	20%	80%
Higher Education Coordinating Commissions	13%	87%
Chief State School Officers	12%	88%
Legislators	5%	95%
College and University Officials	9%	91%

The findings indicate that existing programs to guarantee loans made to students by private lending institutions are inadequate. In fact, because meaningful incentives have not been offered to the lending agencies, many banks are selective and give preference to students whose parents have been customers of the bank. They seem to view this as an additional service of the bank rather than as income-producing type of program that should be expanded and even advertised. And yet the guaranteeing of loans made to students by private lending institutions, if encouraged by state officials, could be a solution to the problem of making available some form of aid to all students.

All of the groups contacted agree that the state officials should encourage increased participation by private lending institutions in providing student loans. Officials in the states of Alabama, Alaska, Connecticut, Indiana, Iowa, Kentucky, Massachusetts, Missouri,and Ohio recommended greater participation by lending institutions.

Each state should encourage increased participation by individual lending institutions in providing loans to students.	Agree	Disagree
State Budget Officers	100%	0%
Higher Education Coordinating Commissions	97%	3%
Chief State School Officers	98%	2%
Legislators	97%	3%
College and University Officials	94%	6%

While many states have special aid programs for war veterans, teachers, and the physically handicapped, there is general agreement among state officials and college representatives that any student accepted by an accredited college should be given first consideration for receiving financial aid from the state. Less than one-tenth of all groups questioned feel that students should be in the top 10 per cent of their graduating class to receive first consideration for financial aid.

Assuming that students have shown evidence of financial need, indicate which of the following categories a student should be in to receive first consideration for receiving financial aid from the state.	Upper 10% of their high school graduating class	Upper 25% of their high school graduating class	Upper 50% of their high school graduating class	Accepted by an accredited college or university	Accepted by any college
State Budget Officers	8%	8%	5%	66%	13%
Higher Education Coordinating Commissions	5%	5%	13%	69%	8%
Chief State School Officers	5%	16%	16%	54%	9%
Legislators	5%	18%	24%	48%	5%
College and University Officials	9%	16%	6%	63%	6%

There is agreement among state and university officials that the student should help with the financing of his education and that, in considering applications for financial aid, preference should be given to students who work full-time during the summer and part-time during the school year. Such employment has become the rule rather than the exception unless students are from very high income families. There is some indication, however, as suggested by a state official from California, that part-time work is emphasized too heavily as a form of aid.

In considering applications for financial aid, preference should be given to students who work full-time during the summer.	Agree	Disagree
State Budget Officers	71%	29%
Higher Education Coordinating Commissions	60%	40%
Chief State School Officers	59%	41%
Legislators	61%	39%
College and University Officials	68%	32%

In considering applications for financial aid, preference should be given to students who work full-time during the summer and part-time during the school year.	Agree	Disagree
State Budget Officers	76%	24%
Higher Education Coordinating Commissions	74%	26%
Chief State School Officers	59%	41%
Legislators	81%	19%
College and University Officials	63%	37%

There is no majority support among any of the groups for giving preference to students who carry an extra course load or attend summer sessions in order to complete school earlier. Most respondents feel that students with financial need should use summer and other spare time to earn funds to defray their educational costs. Although not a majority, a substantial percentage of the state budget officers indicate that accelerating students deserve extra consideration for aid.

In considering applications for financial aid, preference should be given to students who attend school during the summer in order to finish in three years.	Agree	Disagree
State Budget Officers	47%	53%
Higher Education Coordinating Commissions	34%	66%
Chief State School Officers	29%	71%
Legislators	31%	69%
College and University Officials	15%	85%

In considering applications for financial aid, preference should be given to students who carry an overload in classes and cannot work.	Agree	Disagree
State Budget Officers	41%	59%
Higher Education Coordinating Commissions	23%	77%
Chief State School Officers	29%	71%
Legislators	22%	78%
College and University Officials	18%	82%

State and college officials give graduate students preference

over undergraduates in the amount of money that they should be allowed to borrow and in the amount of financial aid that they should receive from all sources. This feeling is probably related to several factors: that a graduate student will be able to repay a loan or become a productive member of society more rapidly than the undergraduate; that many graduate schools require a certain portion of the program to be completed on a full-time basis; that graduate students have already proven themselves academically; that because many of them have families, they often have greater financial needs; and that graduate students generally benefit financially from their advanced work.

Most state and university officials feel that an undergraduate should be able to borrow between 50 and 69 per cent of his educational costs. Chief state school officers and budget officers favor larger percentages than do other groups.

What per cent of his total educational cost for an academic year should an undergraduate student be allowed to borrow?	0%-29%	30%-49%	50%-69%	70%-89%	90%-100%
State Budget Officers	0%	19%	50%	9%	22%
Higher Education Coordinating Commissions	0%	30%	40%	15%	15%
Chief State School Officers	0%	15%	40%	15%	30%
Legislators	3%	11%	49%	26%	11%
College and University Officials	5%	34%	40%	14%	7%

With regard to financial support from all sources, including loans, most groups agree that undergraduates should be allowed to receive 70 to 89 per cent, with the exception of the chief state school officers who feel 90 to 100 per cent is permissable.

What per cent of his total educational cost for an academic year should an undergraduate student be allowed to receive in financial aid from all sources other than personal?	0%-29%	30%-49%	50%-69%	70%-89%	90%-100%
State Budget Officers	3%	6%	28%	38%	25%
Higher Education Coordinating Commissions	0%	0%	24%	41%	35%
Chief State School Officers	0%	10%	21%	28%	41%
Legislators	0%	3%	27%	52%	18%
College and University Officials	2%	9%	22%	46%	21%

All state and university officials feel that a graduate student ought to be able to borrow at least 50 per cent of his total educational costs, and more than half of all groups feel that at least 70 per cent should be allowed. The chief state school officers clearly favor almost no borrowing limit at all.

What per cent of his total educational cost for an academic yr should a graduate student be allowed to borrow?	0%-29%	30%-49%	50%-69%	70%-89%	90%-100%
State Budget Officers	0%	0%	31%	31%	38%
Higher Education Coordinating Commissions	0%	6%	33%	28%	33%
Chief State School Officers	0%	0%	25%	22%	53%
Legislators	0%	8%	26%	40%	26%
College and University Officials	2%	11%	37%	26%	24%

All groups surveyed agree that graduate students should be able to obtain at least 70 per cent of their educational cost through some source of financial aid.

What per cent of his total educational cost for an academic year should a graduate student be allowed to receive in financial aid from all sources other than personal?	0%-29%	30%-49%	50%-69%	70%-89%	90%-100%
State Budget Officers	0%	6%	13%	31%	50%
Higher Education Coordinating Commissions	0%	0%	3%	42%	55%
Chief State School Officers	0%	5%	18%	13%	64%
Legislators	3%	9%	9%	41%	38%
College and University Officials	0%	4%	22%	38%	36%

Eligibility

One of the most significant problems facing college student financial aid officers or others who must decide who should receive financial aid and how much is the determination of the extent of financial need for each applicant. This problem is compounded by the fact that while many parents' incomes and/or assets should allow them to provide for their children's education, it is an established fact that many parents do not provide this needed assistance.

The task of determining financial need is certainly difficult. Homer Babbidge, Jr., in Student Financial Aid Manual for Colleges and Universities (American College Personnel Association: 1968) illustrates the problem:

> After establishing guidelines as to reasonable costs and a mechanism for applying norms to individual cases, the next step in judging need is to measure assets and resources. This is a much more difficult job because measurements must be applied not to a relatively homogenous student body living under fairly uniform conditions, but to an infinite range of families and their circumstances. There are no two families in the United States whose financial circumstances are the same.

Financial need should be a determining factor in awarding any type of student aid.	Agree	Disagree
State Budget Officers	95%	5%
Higher Education Coordinating Commissions	92%	8%
Chief State School Officers	96%	4%
Legislators	92%	8%
College and University Officials	94%	6%

The financial status of the parents should be a significant factor regardless of their willingness to contribute.	Agree	Disagree
State Budget Officers	76%	24%
Higher Education Coordinating Commissions	79%	21%
Chief State School Officers	72%	28%
Legislators	79%	21%
College and University Officials	91%	9%

There seems to be no set pattern among the states concerning any priority assigned to particular groups in determining preferential consideration for financial aid to students. War veterans, prospective teachers, the physically handicapped, and minority groups receive special consideration for financial aid in many states, but most state officials feel that students showing financial need and accepted by an accredited college or university should receive first consideration for aid.

There is some indication that prospective teachers now receive preferential consideration for financial support, and a strong response should particularly from college and university officials, that impoverished students would receive special treatment in their states. This indicates that financial need is now thought to be an important criteria for approving financial aid. Although these preferences are evident -- current practice then is a desire to eliminate preferential considerations for any groups in the future.

Which of the following groups of students would have the highest priority assigned to them in determining preferential consider-ation for aid in your state?	Minority Groups	Physically Handicapped	War Veterans	Prospective Teachers	Impoverished
State Budget Officers	9%	13%	13%	22%	43%
Higher Education Coordinating Commissions	9%	17%	9%	26%	39%
Chief State School Officers	3%	17%	13%	23%	44%
Legislators	0%	21%	25%	17%	37%
College and University Officials	16%	2%	0%	2%	80%

There is general opposition to the proposal that student financial aid should be available to all college students, just as social security benefits are available to all senior citizens, although roughly one-third of the chief state school officers, higher education coordinators, and state budget officers favor such a proposition.

Student financial aid should be available to all college students, just as social security benefits are available to all senior citizens.	Agree	Disagree
State Budget Officers	38%	62%
Higher Education Coordinating Commissions	34%	66%
Chief State School Officers	30%	70%
Legislators	16%	84%
College and University Officials	28%	72%

There is a difference of opinion about the minimum course load which should be required to make a students eligible for financial aid. A much higher percentage of college and university officials than of state personnel feel that preference should be given to students who carry a regular course load. The state officials appear to be less concerned than the institutional representatives about the number of hours a student is carrying.

In considering applications for financial aid, preference should be given to students who carry a regular course load.	Agree	Disagree
State Budget Officers	44%	56%
Higher Education Coordinating Commissions	46%	54%
Chief State School Officers	54%	46%
Legislators	44%	56%
College and University Officials	89%	11%

In considering applications for financial aid, preference should be given to students who carry at least a half-time course load.	Agree	Disagree
State Budget Officers	24%	76%
Higher Education Coordinating Commissions	23%	77%
Chief State School Officers	27%	73%
Legislators	17%	83%
College and University Officials	6%	94%

Coordination

There is important agreement among all groups questioned that the Federal government should not become a central clearing point for all aid programs, regardless of sources of funding, and that a state level student financial aid officer should be appointed to help identify and correct problems, initiate necessary legislation,and to work as an advisory and coordinator with the institutions of higher learning in the state.

A central clearing point for all student financial aid programs, regardless of source of funding, should be established by the Federal government to avoid duplication or waste.	Agree	Disagree
State Budget Officers	32%	68%
Higher Education Coordinating Commissions	24%	76%
Chief State School Officers	24%	76%
Legislators	23%	77%
College and University Officials	33%	67%

A state level student financial aid officer should be appointed to help identify and correct problems, initiate necessary legislation, and to work as an advisor and coordinator with the institutions of higher learning in the state.	Agree	Disagree
State Budget Officers	81%	19%
Higher Education Coordinating Commissions	87%	13%
Chief State School Officers	96%	4%
Legislators	82%	18%
College and University Officials	80%	20%

And yet -- not unexpectedly -- there is significant disagreement between the state and educational personnel on the question of who should have responsibility for coordination of aid programs. More than two-thirds of the state officials favor the establishment of a state agency to be the central clearing point for all student financial aid. Only one-fourth of the institutional officials, however, support the state agency concept, and the largest single group of institutional representatives -- almost 40 per cent -- prefer the establishment of an organization of institutions of higher learning to accomplish the coordination purpose. Clearly institutions themselves are concerned about the prospect of mandated coordination at the state level.

If a central clearing point were established for all student financial aid what type of an agency should it be?	Federal	State	Regional	Private	Organization of Institutions of Higher Learning
State Budget Officers	3%	66%	6%	6%	19%
Higher Education Coordinating Commissions	0%	81%	0%	0%	19%
Chief State School Officers	3%	81%	5%	0%	11%
Legislators	3%	73%	0%	3%	21%
College and University Officials	11%	26%	15%	10%	38%

Recommendations

The following recommendations for state action to improve student financial aid programs have been compiled by the author on the basis of the findings of the study.

1. Each state should have an agency to coordinate all student financial aid programs. It would be helpful if each agency had a similar title for easy identification. An appropriate title would be Coordinating Commission for Student Financial Aid Programs. It would be the responsibility of this agency to:

(a) work closely with the student financial aid officers in the institutions of higher education;

(b) recommend appropriate legislation to the legislature;

(c) publicize and simplify student financial aid programs;

(d) coordinate Federal and state programs for student financial aid at the state level.

Such an agency should have the additional responsibilities of: (1) keeping the residents of the state informed on all aspects of student financial aid; (2) acting as a clearing house to avoid duplication or waste; (3) identifying problems in existing programs and calling them to the attention of student financial aid officers and appropriate state officials; and (4) helping to initiate legislation to improve existing programs or to add programs which are needed.

Provision should be made so that such an agency would work in close cooperation with the state coordinating commission on higher education if one exists.

2. Each state should establish a committee broadly representative of its political, educational, and socio-economic structure. It would be the function

of such a committee to: (1) conduct a depth study concerning the existing forms of student financial aid and make a critical analysis of the present and future programs; (2) develop a formula or other means of determining individual financial need; (3) determine a means of encouraging greater participation by private industry in providing funds for student financial aid; and (4) make an estimate of the amount of money required for an adequate state program.

3. Regardless of financial need, state guaranteed loans should be available to any student who is admitted to an accredited college or university or to an approved vocational or technical school. This recommendation is made despite the high percentage of respondents to the study survey who favored the concept that financial need should be a determining factor in awarding any type of aid. Because of the aim of insuring all students an opportunity to attend college and in the face of the great difficulty of measuring financial need and the complexity of family situations, it is felt that all students should be eligible for guaranteed loans. It might be possible to charge interest while in school to those students unable to prove financial need.

4. The requirements to prove financial need should be incorporated in all state support scholarship programs.

5. Each state should make adequate provision to finance student financial aid programs for public and private higher education institutions. The allocations could be based on enrollments with the funds being used for scholarships, loans,or work-study programs at the discretion of each institution.

6. Representatives from the lending institutions and representatives of the guaranteed loan program should make the necessary changes to increase

the participation by lending agencies.

7. With the understanding that state funds should supplement funds obtained from the Federal government and private sources, the following priorities should be established in allocating state funds for student financial aid:

(a) Each state should make available sufficient funds through guaranteed state loans to provide a minimum of financial support, as determined by the individual states, for every post-secondary student in that state.

(b) Allocate funds to the individual state and private colleges and universities for student financial aid.

(c) Establish new scholarships for the lower socio-economic groups.

(d) Encourage the packaging of the various types of student financial aid instead of the expansion of scholarship grant programs so that the needs of individual students can be better met through a combination of scholarship funds, loan funds,and work-study programs.

(e) Fund any remaining programs which are still considered as being desirable by the state.

This would be an appropriate time to examine carefully existing programs and to determine whether they should be continued.

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EXISTING STATE LEGISLATION

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State and Program	Funding per year and number available	Maximum per student per year	Qualifications (other than being state resident)
ALABAMA			
Elementary teacher scholarship	$25,000 ($5,000 to each college) Minimum of 250 scholarships.	$100	Plan to teach 3 years in Alabama elementary schools and be unable to attend school without the scholarship.
School of social work	$18,000 10 scholarships	$1800	Preference given to students from counties with a shortage of social workers.
Regional Education Act			
Social work on graduate level	—	$750	For courses not offered in Alabama.
Library science on graduate level	—	$750	Money paid to Regional Education Board to be
Medical and	—	$2250	given to the participating
Dentistry		$1500	institutions.
Dental scholarship loans	$64,000 32 loans	$2000	Qualified applicants— Loans are also based on economic need.
Scholarships	$16,000 8 merit scholarships	$2000	
Tuskegee nursing scholarship	$4,200 21 scholarships	$200	Must agree to practice nursing in Alabama at least one year.
Medical scholarship loans	$104,000 52 loans	$2000	Conditions are similar to dental scholarships.
Merit scholarships	$16,000 8 scholarships	$2000	
Public health scholarships	$10,000 2 scholarships	$5000	
Alabama veteran education benefits	—	Fees & tuition at state supported institutions.	Widows and children of GI deceased or partially disabled in line of duty during certain war periods.
Veterans	—	—	Correspondence or extension courses from state supported school.
Children of vet parent	—	$300	Upper 50% of high school or college class in financial need, vet parent with 6 month service prior to Dec. '45 in WW II. Student at one of eight state supported colleges and University of Alabama.
Alabama War Chest scholarship	—	$400 for med. or dentistry students	
Scholarships for dependents of blind parents	—	Fees & tuition at state supported institutions.	Children of blind head of household with family income of less than $3000.
Student Guaranteed Loan Program	Depends on bank participation	—	Contact the Division of Research and Higher Educ.
ALASKA			
Scholarship loan	—	$500	Academic record and financial need.
Scholarship	— Number equal to number of high schools in Alaska.	Dormitory rent for a period of 2 years.	Highest ranking senior in each Alaska high school.
Scholarship	— 15 new scholarships each academic year.	Fees, board and room.	Any "native" person between the ages of 17 and 25 who is a descendant of members of the aboriginal races inhabiting Alaska.
ARIZONA			
Scholarship	—	Waiver of tuition and in some cases funds to meet expenses.	Recommended by Arizona high schools.
ARKANSAS			
Student Loan Guarantee Foundation	Depends on bank participation.	$1000— Undergraduate $1500— Graduate	Accepted for enrollment at an accredited institution.
Grant to child of veteran	—	Tuition, matriculation fees, etc.	Child of deceased war veteran.

CALIFORNIA University of Southern California Scholarships	— 200 scholarships	Full tuition.	Entering freshman or junior college transfers.
State guaranteed loan	Depends on bank participation.	$1000—Undergraduate $1500—Graduate	Be a full-time student, have an adjusted family income of less than $15,000.
State scholarship	— 11,000 scholarships	$1500	Admitted or to be admitted by an accredited college. Financial need.
Graduate Fellowship	— Approximately 850.	Tuition and/or required fees.	Demonstrate need for monetary assistance. Indicate by declaration intent to teach in a California college.
California—Scholarship Federation	— 8 scholarships	$500	Must be high school senior who is a California Scholarship Federation Seal bearer.
State assistance to veterans	—	$1000	90 days of active service are required.
State assistance to wives and children of servicemen who died or were disabled due to military service in war or peace.	—	$20 each month while in high school—$50 each month plus tuition & fees for college or trade school.	—
Vocational Rehabilitation for Disabled Persons	—	—	Must be of working age, disability must bar person from securing suitable employment.
Maple Creek Willie Indian Scholarship	—	—	—
COLORADO Dental	—	Difference between resident and non-resident tuition plus modest travel allowance.	Enroll in any accredited dental school in the United States.
Guaranteed Student Loan Program	Depends on bank participation.	$1000—Undergraduate $1500—Graduate	Enrollment in college or vocational school.
State Scholarships	—	—	Must show scholastic excellence, good character, and leadership potential.
CONNECTICUT Scholarship	— 350 awards	$1000	Must be in upper third of high school class.
Grants for graduate study	—	$750	Chosen on basis of candidate's promise, financial need and previous performance.
Student loan program	$2,500,000	$1500	Admitted or to be admitted to an accredited institution.
Scholarship assistance to economically disadvantaged students	—	—	—
Orphans of veterans	—	$200	16-23 years of age. Parent killed or died in or as result of WW I, or WW II.
Teachers preparation	— 100 scholarships	$300	Attend Connecticut State Colleges.
Nursing	—	$100-$700	Different types—Qualifications vary.
DELAWARE Orphans of veterans	—	$500	16-21 years of age. Parent killed or died in or as result of various wars.
Higher Education Scholarship Fund	$25,000	$800	Selected according to need or merit.
Delaware Educational Loan	—	—	—
Right to Education Grants	—	—	—
State Grants-In-Aid	—	—	—
Teacher Training Scholarship	—	—	—
General Fund Scholarship	—	—	—

FLORIDA			
Orphans of veterans	—	$300	16-22 years of age. Parent killed or died in or as result of various wars.
Lineal Descendant	—	Determined annually from funds available.	Lineal descendant of a confederate soldier or sailor, and meet certain academic requirements.
Florida student loan	—	$1200	Must be full-time student, and maintain a "C" average.
General scholarship loans for the preparation of teachers	— 1,550 loans	$600	Must be full-time student, and maintain a "C" average. Must plan to teach in a public school in Florida.
Scholarship loan program for nursing preparation	—	$300-$1500	Five types—Qualifications vary.
Exceptional Child Educational Scholarships	—	—	—
Regents scholarships	—	—	—
Medical scholarships	—	—	—
Seminole Indian scholarships	—	—	—
Mental health stipends	—	—	—
GEORGIA			
Medical scholarship	—	$1250	Admitted or to be admitted to an accredited medical college anywhere in the United States.
State teacher scholarship	—	$1000	—
Regent's scholarship	—	$500—Junior College $750—Senior College $1000—Graduate	—
Student loan	—	$1000-$1500	In need of financial aid.
State Scholarship Comm. Awards	—	Varies	Must plan to study dentistry, pharmacy, nursing, paramedical, or other professional field.
HAWAII			
State scholarship	— 256 scholarships	—	—
Waiver—Tuition & Fees	—	—	—
Guaranteed loan	—	—	—
IDAHO			
Student loan	$100,000 per year	—	—
Music scholarships	— 15 scholarships	$120	Students at the University of Idaho
Freshman Honor scholarships	—	$200	Students at Idaho State University. Upper 5% of graduating class and high rank on standard aptitude exam.
ILLINOIS			
General education development	— 15 at large	—	Must have scores of 50 or more on G.E.D. Must have an intent to teach.
Scholarships to veterans	— Unlimited scholarships	—	Must have had military service.
General Assembly	— 1880 scholarships	—	Must be represented by a member of the General Assembly.
State scholarship—regular	— Varies	—	Determined by class rank and ACT scores.
State scholarship—upper class	— Varies	—	Need to have completed one year in college. Recommended by college to Illinois State Scholarship Committee.
County	— 204 scholarships	—	Must be resident of county. Determined by ACT scores.
Children of veterans of World War I, II & Korea	— 3 per county	—	Must be resident of county. Determined by ACT scores.

Special county scholarships	— Varies	—	Must be resident of county. Determined by ACT scores.
Guaranteed loan program	—	$1000—Undergraduate $1500—Graduate	Approval of student financial aid officer and the bank.
Teacher Education (4 year)	— Each high school of less than 500—5 scholarships. 500 or more—1 for each 100 enrolled.	Tuition waiver and certain related registration fees.	Must be graduate of Illinois high school in upper 1/2 of class. Intent to teach.
Teacher Education (2 year)	— Each junior college with less than 500—4 scholarships. 500-1000—5 scholarships. More than 1000—6 scholarships.	—	Must be graduate of Illinois Junior College in upper 1/2 of class. Intent to teach.
Teacher Education for Adults	— 500 at large	—	Must be 21 or over, accepted at a college, with intent to teach.
Special Education Teacher	— 250 scholarships	—	Must be graduate of Illinois high school in upper 1/2 of class with intent to teach special education, or be holder of valid teaching certificate.
Agriculture and Home Economics	— 1 per county	—	—
Vocational Rehabilitation Grant	— Varies	—	Must have a disability that is a handicap to employment.
Mental Health Grant—Nurses	— Varies	—	Attending an approved school of nursing and agree to work one month for each month of grant.
Mental Health, Special Work, Psychology, Special Education	— Varies	—	Must agree to work one year for each year of grant.
Public Aid	— Varies	—	Child of family receiving public aid.
Children & family services tuition waiver	— Varies	—	Under care of Division of Child Welfare.
Special Education Grant	—	—	Must work in field 1/2 year for each year of grant.
INDIANA Indiana Scholarships Act	$250,000	—	Need
State Commission Scholarship Program	—	—	Must be U.S. citizen, less than 24 years of age, in need.
College Student Loan Plan	—	$1000—Undergraduate $1500—Graduate	—
Talent Utilization Through Educational Opportunity Resources	—	—	—
Orphans of veterans Children of disabled veterans	—	Fee Exemptions	16-21 years of age. Parent killed, died, or disabled as result of service in various wars.
IOWA State of Iowa scholarship program	—	—	Must be U.S. citizen, file parent's confidential statement, and take ACT tests.
Guaranteed Student Loan Program	Depends on lending institution	$1000—Undergraduate $1500—Graduate	Accepted for enrollment in an accredited institution, carrying a full-time course of study.
Iowa Medical Tuition Loan Plan	—	—	Plan to practice medicine in Iowa for 5 years after training.
Orphans of veterans	—	$300	Parent died in or as result of service in various wars.
Teachers Training Education of Handicapped Children	—	—	One year graduate fellowships; summer traineeships; short term special institutes.
State College of Iowa	— 500 scholarships	$280	Based on academic record, tests, personality, interest in teaching, need.

Disabled students Iowa Vocational Rehabilitation Scholarships	—	—	Undergraduate student at Iowa State University and University of Iowa.
KANSAS			
State scholarship program	—	$500	Plan to enroll as a full-time student and have financial need.
Insured loan program	—	—	—
KENTUCKY			
Guaranteed loans for vocational students	—	$1500	Must be capable of benefiting from the program.
Disabled students	—	Tuition and Fees	Need, academic aptitude, citizenship and character.
Guaranteed loans for college students	—	$1000—Undergraduate $1500—Graduate	Plan to enroll in an accredited college.
Orphans of veterans Children of disabled veterans	—	Tuition and Fees	17-23 years of age. Parent died or permanently and totally disabled during various wars.
Dental scholarships	—	$1500	Enrolled in approved dental school. Agree to practice in assigned locality for 1 year for every $1500 received.
Honor scholarships	—	—	Academic aptitude, need, citizenship and character.
Medical scholarships	—	$1300	Agree to practice in rural area in Kentucky. Loan cancelled on basis of one year's loan for one year's practice.
LOUISIANA			
State guaranteed student loan program	—	$1000	Plan to enroll in an accredited college.
T. H. Harris scholarship	—	—	—
Stonewall Jackson scholarship	—	—	—
Louisiana Higher Education Assistance	—	—	—
Vocational rehabilitation grants	—	—	—
Veterans Affairs grants	—	—	—
Academic scholarships	—	$600	Academic and other achievements, testing, interviews and recommendations from high school principals and teachers.
Fee exemption scholarships	—	Varies	Varies
High school scholarships	— Varies	$30 minimum	Upper 1/3 of each graduating class of 25 or less. More scholarships to larger schools.
Louisiana State Univ. centennial honor awards	— 750 awards	$100	Outstanding freshman students.
Further education in various professions	—	Varies	Obligated for service within facilities in the jurisdiction of the State Department of Hospitals.
Louisiana State Departments of Hospitals' Nursing Training Programs	—	$50 per month	Agree to work one month for each month assisted except for four-year program where they agree to be employed for two years.
MAINE			
State scholarship	Up to $60,400 151 scholarships	Up to $400	Must be U.S. citizen with financial need. Either secondary senior or graduate.
Educational loans	Not to exceed $1,000,000	—	Must have financial need.
Student loan insurance	Revolving $5,000	$1000—Undergraduate $1500—Graduate	Attend approved school and have financial need.

Orphans of veterans	—	$150	16-21 years of age. Parents killed or died as a result of service in various wars.
Teacher scholarships	—	$300	Promise as teacher, need.
University scholarships	—	Tuition	Students at University of Maine.
Maine Vocational Technical Institute Scholarships	—	$300	Demonstrated ability for trade to be trained for.
MARYLAND General State tuition scholarships	—	$500	Must be high school senior, or graduate entering college for first time, also resident of county giving award.
Teacher Education scholarship	—	$600 for 1968-1969 school yr. will be increased $100 per yr. until $1000 is attained.	Must teach 2 years in Maryland after graduation in public schools. Must show financial need.
Legislative (Senatorial) Scholarships	—	$250 per unit. Maximum of 6 units per year. ($1500)	Determined by standing in state-wide competitive exams unless already attending college.
University of Maryland Fellowships	— 12 fellowships	$2500	Must be a graduate of an accredited 4-year college, and recommended by his college president. Plan to teach in public institution of higher learning in Maryland for 3 years.
Medical scholarship	$15,000 10 scholarships	$1500	Admittance to School of Medicine of the University of Maryland. Show financial need, and plan to practice 3 years in area of need in Maryland.
State College tuition waiver	—	Tuition & Fees	Enroll in teacher preparation curriculum in 1 of 5 colleges. Plan to teach 2 years in Maryland.
Teacher Education grants	—	Tuition or fixed charges	Qualified students enrolled in teacher education curriculum in 3 other colleges not included in above. Plan to teach 2 years in Maryland.
House of Delegates scholarship	— 2 scholarships per member of House of Delegates during his term.	Tuition at University of Maryland	Any basis.
War orphans scholarships	—	$500	Orphan of parent killed in action or whose parent was totally or permanently disabled. Must be between 16 and 23 years of age.
Educational loan plan	—	$1000—Undergraduate $1500—Graduate $1000—Vocational	Accepted in an approved institution carrying at least 1/2 the normal full-time work load.
Nursing and health profession loans	—	—	—
Vocational Rehabilitation	—	—	—
MASSACHUSETTS Board of Higher Education scholarships	—	Tuition	Attend an accredited institution except the University of Massachusetts. Health fields excluded. S.A.T.
Special education scholarship	$15,000 28 scholarships	$500	Plan to teach mentally retarded children. Attend any accredited institution except State College at Fitchburg. S.A.T.
Scholarship for children of deceased members of Fire and Police Dept.	—	Tuition	Parent died as result of injuries received in the performance of duty. Accepted by state institution. S.A.T.
Merit scholarships	— 4 in each Mass. senatorial district.	Tuition	Competitive examination. Attend specified institutions.

Assistance for children of deceased Massachusetts veterans	—	$750	Child between 16 and 24 years of age whose parent died in service during World War I, II or Korean War.
Financial aid for Vietnam veterans	—	Tuition	Must have completed 180 days of active duty in Vietnam.
State College at Fitchburg scholarship	$15,000	$300	Plan to teach mentally retarded children, have financial need, be academically worthy, and be a full-time student.
Medical, dental and nursing scholarships	Nursing—$90,000 Medical and dental $80,000 each 380 nursing students 155 medical students 155 dental students	$235—average nursing $516—average medical and dental.	Must show financial need, and be academically worthy.
University of Vermont Medical School Compact	$175,000 70 students	$2500	Massachusetts resident enrolled in University of Vermont Medical School.
General scholarship	$500,000 1700 scholarships approximately.	$294	—
Scholarships at University of Massachusetts	$478,000	—	—
Commonwealth scholarships	—	$250	Needy, worthy undergraduate of Lowell Technological Institute.
MICHIGAN Orphans of veterans	—	Tuition and Fees	16-23 years of age. Parent died or killed in any war.
Competitive scholarships	$5,250,000 5731 scholarships	$800	Determined by examination. Must be high school senior, or graduate who has not attended college, of good moral character, and in financial need.
State Tuition Grant Program	$905,000 2740 grants	$500	Must be full-time student of good moral character. No religion student or aspirant accepted.
State Guaranteed Loan Program	—	$1000—Undergraduate $1500—Graduate	Must be U.S. citizen of good moral character.
MINNESOTA Minnesota State scholarships	$250,000	$800	Must show financial need.
Nursing	—	$1000	Ability and need. Must practice one year in Minnesota following graduation.
Orphans of veterans	—	$250	Parent killed or died as result of various wars.
Graduate training in various social works	—	Varies	Varies
MISSISSIPPI State Scholarship Program	$262,500	—	—
Nursing scholarship	$257,500	—	—
Medical education loan	$168,750	—	—
Southern Regional education	$200,000	—	—
Guaranteed student loan	$256,250	—	—
MISSOURI State Guaranty Student Loan	$600,000	—	—
Scholarships	—	Tuition and Fees	High scores on the Ohio Psychological Test.
MONTANA Fee waiver	— One for each 25 from graduating classes of all high schools in state.	$195	—
Indian scholarships	—	—	—
Veterans scholarships	—	—	—
Inmate scholarships	—	—	—
War orphan scholarships	—	—	—
Advanced honor scholarships	—	Waiver of fees	Awarded upon conclusion of freshman year.

NEBRASKA Rural Rehabilitation Endowment Fund Grant	—	$800	Must be from farm or ranch family, a senior or graduate from an accredited high school in financial need with satisfactory scholarship.
Regents scholarships	— 300 scholarships	Tuition or $260	Upper third of graduating class based on competitive examinations.
Orphans or children of veterans	—	Tuition waiver	Student of veteran who served in armed forces.
NEW HAMPSHIRE Teaching	—	$200 or more	Must show financial need. Plan to teach as many years as scholarship was received in New Hampshire. Attend Plymouth or Keene State Colleges.
Orphans of veterans	—	Tuition plus $250	Must be 16 to 25 years of age. Parent died as result of service in various wars. Show financial need.
Nursing	—	$700-$1000	Must plan to practice in New Hampshire for one year.
NEW JERSEY State scholarship	— Over 4800 scholarships	$500 or Tuition	Full-time student with high moral character. S.A.T.
Incentive scholarship	— Combined funding of $5,567,620.	$100-$500	Basic scholarship winner. Attend New Jersey college where tuition and mandatory fees are in excess of $500.
Higher Education Loan Program	—	$1000-$1500	Must be U.S. citizen, full-time student with high moral character and financial need.
Culturally and socially deprived	$2,000,000	—	—
Orphans of veterans	—	$500	16-21 years of age. Parent killed or died as result of active services in armed forces.
NEW MEXICO War Orphan	—	Tuition plus $300	Must be 16 to 22 years of age and have basis of need and merit.
Student loan	—	—	—
Scholarships	—	Fee, Tuition or both	New Mexico universities and colleges have discretionary power to award and grant scholarships.
NEW YORK Regents College Scholarship	— 18,835 scholarships	$1000	Have financial need and be U.S. citizen and Regents School examination.
Regents Scholarship for basic professional education in nursing	— 600 scholarships	$500	Same as above.
Regents Scholarship in Cornell University	— 65 scholarships	$1000	Same as above.
Regents Scholarship for children of deceased or disabled war veterans	— 600 scholarships	$450	Same as above and child of parent who served during World War I and II, Korean and Vietnam War.
Scholar incentive awards	$186,000	$500	Full-time student and in college in New York state.
Student loan	—	$1500	—
State University scholarship	—	Tuition	Combined New York state net taxable income of $1800 or less and be full-time student.
Medical-Dental, Osteopath scholarship	— 108 scholarships	$1000	—
Regents Fellowships for nursing study	— 200 awards	$750	—
Various graduate study fellowships	—	Varies up to $2500.	Graduate study in various fields such as teaching, humanities, engineering.
Herbert H. Lehman Graduate Fellowship	— 90 awards	$5000	Student in program leading to a graduate degree in social sciences and public and international affairs.

NORTH CAROLINA			
Children of war veterans deceased or disabled	100 scholarships	—	Born in North Carolina and lived there since birth.
Scholarship Loan Fund for Prospective Teachers	—	$350	Teach in North Carolina schools.
Loan Fund for Prospective College Teachers	—	$2000—Unmarried $3000—Married	—
Medical Care Commission			Financial need and practice in North Carolina for a full year for each year loan is received.
Medicine, Dentistry & Optometry	—	$2000	
Pharmacy	—	$1000	
Nursing	—	$500 hospital school $1000 second year-associate degree $1000 Baccalaureate Degree	
Nurse Anesthesia	—	$1000	
Medical Technology	—	$1000	
Physical Therapy	—	$1000	
Medical Record Library	—	$1000	
Science	—	—	
Occupational Therapy	—	$1000	
Dietetics	—	—	
Dental Hygiene	—	$1000	
Graduate school loans	—	$2000	
Loan Fund for dental students	—	—	Practice dentistry in North Carolina and join staff of the Division of Oral Hygiene of North Carolina State Board of Health.
Work study	—	—	—
Higher Education Assistance Authority	—	—	—
Scholarship Loan Fund for prospective teachers of mentally retarded	—	$900	—
Summer School Scholarship Loans	—	$75	Currently teaching in North Carolina with less than an A certificate.
Graduate Study in Library School	—	$375-$2500	Agree to spend two years following graduation working in North Carolina public libraries.
NORTH DAKOTA			
North Dakota Educational Assistance Program for veterans of Vietnam service	—	—	Must have served 180 days and been a state resident at the time of entering the service.
Indian grants	—	—	—
State Loan—Direct	—	—	—
Graduate Teaching Assistant	—	—	—
Nursing grants	—	—	—
Medical loans	—	—	—
North Dakota student loans	—	—	—
Engineering scholarship	—	$600	Student who has completed 1 year of college in civil engineering who agrees to accept employment with Highway Department.
Scholarship	—	Fees	Academic aptitude, need, citizenship, character. Attend state supported institution.
OHIO			
Ohio Higher Education Assistance Commission	—	$500—Freshmen $750—Sophomore $750—Junior $1000—Senior	Full-time student who has been admitted to an approved college or nurses training.
War Orphans	—	—	Has graduated in upper one-half of class and is child of a deceased and disabled veteran. Must be between ages of 16 to 21 years.

OKLAHOMA			
Guaranteed Student Loan Program	—	$1000—Undergraduate $1500—Graduate	Be in full-time attendance at an approved institution.
Fee waiver	One-half of 1% of amount of previous year's educational and general budget.	Varies	—
OREGON			
Guaranteed Student Loan Program	—	$1000—Undergraduate $1500—Graduate	Be accepted for enrollment or be a student in good standing in a qualifying institution.
Oregon Scholar Program	— 5% of total of graduating seniors for scholarships	—	—
Partial tuition fee waiver	—	—	—
District & County scholarships	—	—	—
Foreign students	—	—	—
PENNSYLVANIA			
State Scholarship Program	— 5000 scholarships	$1200	Financial need and must be a U.S. citizen. Must take an aptitude test and be enrolled full-time in an approved program of study of at least two years.
Guaranteed loans	—	$1000—Full-time $500—Part-time	Must be enrolled or accepted in an approved institution as a full-time undergraduate or full or part-time graduate. Annual family income must be below $15,000 per year.
Orphan of veteran	—	$400	16-21 years of age. Parent killed [illegible]ied, or totally disabled as a result of WW or Korean service.
State Senator scholarships	—	Varies	Full-time student and meet standards above minimum passing requirement for renewal.
RHODE ISLAND			
State Scholarship Program	Sufficient to pay for all authorized. 5% of October enrollment in graduating classes in all secondary schools for scholarships.	$250 to $1000	Financial need and must take scholastic aptitude test.
Guaranteed loans	—	$1000 $1500—Professional or graduate students	Must have financial need and be U.S. citizen. Be accepted for enrollment at an approved institution and be pursuing program of higher education.
Business Education Teachers Scholarships	—	—	Must take examination and agree to teach in Rhode Island two years and wish to become teacher in business administration.
Nursing Education scholarships	—	—	Must be high school graduate and be of proper age and character.
War orphans scholarships and grants	—	—	Children of war veterans killed in action or died from other causes or are receiving pension for being 50% disabled. Must be between ages of 16 and 21.
Vocational Rehabilitation	—	—	Anyone physically or emotionally handicapped in need of academic, vocational, or on-the-job training.
SOUTH DAKOTA			
Higher Education Loan Program	—	—	—
Veterans tuition	—	—	Veterans, widows, dependents of deceased veterans.
Blind	—	—	—
Indians	—	—	—

TENNESSEE Student loans	Total of $200,000 since 1963.	$1000—Undergraduate $1500—Graduate $1000—Vocational	Admitted to approved educational institution and have financial need.
Public Law 198	—	—	Free tuition in state owned colleges for children of parents killed while serving as member of armed forces.
Academic scholarships	—	Varies	High school graduate attending state colleges and universities.
TEXAS Children of veterans deceased as result of service in World Wars I and II and Korea	—	Exempted from fees and other expenses at Texas state supported institutions of college grade.	—
Non-resident members of the armed forces stationed in Texas may have out-of-state tuition fees and charges waived at Texas state-supported colleges and universities.			
UTAH Tuition waivers	—	—	—
Non-resident waivers undergraduate-graduate	—	—	—
Matching Funds of National Defense Loan Programs	—	—	—
Normal scholarships	— 325 scholarships	Waiver of tuition fees	Becoming teachers.
Orphans and un-remarried widows of veterans	—	Tuition, books and supplies	Parent or husband killed or died as a result of service in WW II.
Scholarships and grants	—	—	Student at University of Utah. Award based on grades, talent, leadership, need.
VERMONT Honor scholarships	— 100 scholarships	$100	High academic standing and accepted at approved college or university. Take aptitude test.
Incentive grants	—	Based on financial need and net taxable income of family. $1800 or less—$800 $1801-$5000—$500 $5000-$10,000—$200 over $10,000—nothing	College or nursing students accepted or enrolled full-time in approved colleges.
Senatorial scholarships	—	$300	Financial need or nursing students.
Guaranteed student loans	—	$1000—Undergraduate $1500—Graduate $1000—Vocational	U.S. citizen or foreign national who intends to become a citizen. Accepted or enrolled in approved college, or vocational school.
Orphans of veterans	—	$150	16-21 years of age. Parent killed or died as result of service in various wars.
Keene State College scholarships	— 20 scholarships	Tuition	Agree upon successful completion of course to teach industrial arts education in Vermont public schools equal to time assisted.
Medical	—	$200-$800	Student of medicine at University of Vermont, good character, good standing, need.

VIRGINIA			
College Student Loan Plan	—	$1000	Accepted or enrolled at college in Virginia, or residents of Virginia attending out-of-state colleges to become veterinarians.
State Teachers scholarships	—	$350	Teach in Virginia elementary or high schools. Be a student in a Virginia college which meets requirements of the scholarship program.
Orphans of veterans	—	$400	16-22 years of age. Parent killed or died as result of service in various wars.
Medical, dental, and nursing scholarships	— 4 Dental 29 Nursing 20 Medical	 $1000 $100-$1500 $1000	Varies
WASHINGTON			
Nursing-Student loan	—	—	—
Orphans of veterans	—	Tuition exemption	16-22 years of age. Parent killed or died or totally incapacitated as result of service in the forces of the United States.
Aid for legally blind	—	Tuition and laboratory fees exemption not to exceed $200 per quarter.	Must be legally blind, admitted to an institution of higher learning and in need of assistance.
WEST VIRGINIA			
Guaranteed Student Loan Program	—	—	Financial need and be student at state or private college or vocational school.
State Scholarship Program	—	$600	U.S. citizen and meet college admission requirements. Have financial need and be undergraduate.
Orphans of veterans	—	Tuition plus $300	16-22 years of age. Parent killed as result of various wars.
WISCONSIN			
Wisconsin Tuition Grant Program	—	$250 each semester	Must be attending an accredited non-profit college with tuition in excess of $400 per year. Must be taking 12 or more credits and must obtain a C average or better. Student must not be studying theology, divinity, religious education, or be a religious aspirant.
State Student Loan Program	—	$1000—Undergraduate $1500—Graduate	Be enrolled or accepted for enrollment in an eligible college and be at least a half-time student. Have financial need.
Honor Scholarship Program	—	$800	Rank in upper 10% of high school graduating class. Enroll as a first-time full-time freshman in any approved institution in Wisconsin. Including students enrolled in stated program, and not to include religious study.
Leadership & Need scholarships	—	67% of student's financial need	Possess qualifications for leadership and be enrolled at University of Wisconsin, one of nine state universities.
Tuition Reimbursement	—	$500	Completed one year of college. Attending or admitted to a college out-of-state or in state for study of optometry, veterinary medicine, architecture, forestry, dentistry, dental hygiene not offered in Wisconsin.
Scholarships for needy Indian students	—	$20 weekly	Be of Indian origin. Be 16 years of age or over and maintain a C average.
Scholarships for Nursing Educators	—	$4000	Professional nurse with registration certificate in state. Must remain in a teaching or administrative position in Wisconsin for at least two years.

Guaranteed Student Loan Program	—	$1000—Undergraduate $1500—Graduate	Enrolled or accepted in an accredited college. Carry no less than one-half time course. U.S. citizen.
Fee and tuition exemption	—	—	Non-resident members of the Armed Forces and their dependents stationed in state.
Student assistance	—	Varies	Students in need of scholarship assistance.
Veterans, and dependents and orphans of veterans	—	Varies	Varies
WYOMING			
University of Wyoming awards Wyoming H.S. honor student scholarships	—	$111 per semester	—
Teacher scholarships	— 300 scholarships	$300	Wyoming high school graduates who are pursuing teaching profession.
Wyoming Higher Education Loan Plan	—	—	—
War Orphans Fee Remission	—	—	—
County Commissioners scholarship	—	—	—
GUAM			
Student Loan & Scholarship Program	—	—	—
Teacher Trainee Scholarship Program	—	—	—
Resident Teacher Inservice Training Program	—	—	—
Government of Guam Inservice Training Program	—	—	—

Questions in lightface type were asked only to state officials (S) or institutional representatives (I) as indicated.

Original questionnaire requested name and position of person completing the questionnaire. Institutional representatives were asked to indicate whether institution was public or private.

General Information

1a(S) Who has specific responsibility for the student financial aid program in your state? (check if one; rank if more than one)

a. ( ) State Budget Officer

b. ( ) Chief State School Officer

c. ( ) Other _____
Identify

1b(I) Who has the specific responsibility for the student financial aid program in your institution?

a. ( ) Student Financial Aid Officer

b. ( ) Other _____
Identify

2(I) Which of the following divisions includes the Student Financial Aid Office at your institution? (check one)

a. ( ) Division of Business Services

b. ( ) Student Personnel

c. ( ) Regional Services

d. ( ) Other _____
Identify

2a(I) Enrollment figures (Fall, 1968):

	Undergraduate	*Graduate*	*Total*
Total	_____	_____	_____
Full-Time	_____	_____	_____
Part-Time	_____	_____	_____
Full-Time Equivalent	_____	_____	_____

3. Indicate the range that would best describe the average cost for a full-time student attending an institution of higher education in your state for an academic year. This figure should include in-state tuition, books, and room and board. (check one)

State supported colleges and universities

(a) $500-$799 _____ (b) $800-$1299 _____
(c) $1300-$1799 _____ (d) $1800-$2299 _____
(e) $2300 or more _____.

Private colleges and universities

(f) $800-$1299 _____ (g) $1300-$1799 _____
(h) $1800-$2299 _____ (i) $2300 or more _____.

4. *Check* any of the following which you feel *should* be an integral part of any student loan program in your state.

   Encircle the identifying letter for any of the following which *are* a part of the existing loan program in your state.

   a. ____ The interest should be subsidized by the state government to keep it as low as possible.

   b. ____ No interest should be charged while the person is a full-time student.

   c. ____ There should be a forgiveness (or cancellation) feature similar to that of the National Defense Student Loan Program.

   d. ____ The state should exercise a great deal of control in the selection of loan recipients.

   e. ____ Loans should be made available without regard to the number of hours a student is carrying.

   f. ____ Students with superior academic backgrounds should receive selective preference for loans.

   g. ____ Preference for loans should be given to students majoring in specific areas such as science, mathematics, engineering, foreign languages, or teaching.

   h. ____ Loans provided or guaranteed by the state should only supplement the efforts of the federal government and private sources, and not duplicate or take their place.

   i. ____ Other(s) (please identify)_____

5. Agree or Disagree (encircle your answer)

   A D a. Financial need should be a determining factor in awarding any type of student aid.

   A D b. The financial status of the parents should be a significant factor regardless of their willingness to contribute.

   A D c. A central clearing point for all student financial aid programs, regardless of source of funding, should be established by the federal government to avoid duplication or waste.

   A D d. A state level student financial aid officer should be appointed to help identify and correct problems, initiate necessary legislation, and to work as an advisor and coordinator with the institutions of higher learning in the state.

   A D e. Student financial aid should be available to all college students, just as social security benefits are available to all senior citizens.

   A D f. Institutions of higher learning should increase their tuition by an amount designated to form an endowment fund earmarked for student financial aid.

   A D g. Each state should encourage increased participation by individual lending institutions in providing loans to students.

A D h. A package of aid or combination of the various types of financial aids is desirable to permit more students to benefit from the wider distribution of *scholarship* funds.

A D i. State colleges and universities should offer free vocational courses to train students for work that they could do after class hours or during summer vacations to help them earn part of their college expenses.

A D j. The state should support a college work-study program.

A D k. Publicly supported colleges and universities should be tuition-free.

A D l. The publicly supported colleges and universities should have a family discount plan for families with more than one child enrolled.

m. The transfer of responsibility for financing a college education from the parent to the student, through loans which are to be repaid after he completes school, is desirable:

A D (1) for all students

A D (2) only for the economically deprived

6a(I) Please list *all* student financial aid programs supported by your state. Indicate the number of students, at your institution, that participated in each type during the 1967-68 academic year and the *total* dollar value for each type.

Program	*Number of Students*		*Total Dollar Value*	
	Graduate	*Undergraduate*	*Graduate*	*Undergraduate*

6b(S) What portion of the students attending colleges and universities in your state are receiving some form of student financial aid from the state? (check appropriate answer for each part)

State supported colleges and universities (exclude the portion of tuition subsidized by the state for *all* students)

(a) All_____ (b) Most_____ (c) Half_____ (d) Few_____

Actual per cent if available _____.

Private colleges and universities

(e) All_____ (f) Most_____ (g) Half_____ (h) Few_____

Actual per cent if available _____.

7(S) How does the legislation pertaining to student financial aid programs compare in importance with other legislation concerning higher education in your state? (check appropriate answer for each part)

Present policy

(a) Most important _____

(b) Significant _____

(c) Relatively unimportant _____

(d) No such legislation in effect _____.

Should be

(e) Most important _____

(f) Significant _____

(g) Relatively unimportant _____

(h) Unimportant _____.

8. Indicate your feeling as to the adequacy of the student financial aid program in your state.

(a) Excellent_____ (b) Good_____ (c) Barely adequate_____
(d) Inadequate_____ (e) No such program_____.

9. Rank the following groups according to the responsibility each should assume for providing financial assistance to students in higher education. (rank 1 through 6 or through 7 if "other" is identified)

a. ( ) State Government

b. ( ) Federal Government

c. ( ) Parents

d. ( ) Foundations

e. ( ) Private Industry

f. ( ) Students themselves

g. ( ) Other _____
Identify

10. Assuming that students have shown evidence of financial need, indicate which of the following categories a student should be in to receive first consideration for receiving financial aid from the state. (check one)

a. ( ) Upper 10% of their high school graduating class.

b. ( ) Upper 25% of their high school graduating class.

c. ( ) Upper 50% of their high school graduating class.

d. ( ) Accepted by an accredited college or university.

e. ( ) Accepted by any college.

11. In considering applications for financial aid, preference should be given to students who: (check all that are appropriate)

a. ( ) work full-time during the summer.

b. ( ) work full-time during the summer and part-time during the school year.

c. ( ) attend school during the summer in order to finish in three years.

d. ( ) carry an overload in classes and cannot work.

e. ( ) carry a regular course load.

f. ( ) carry at least a half-time course load.

12. **Rank the following types of financial assistance to students according to the relative importance assigned to them in your state. (rank 1 through 7 or through 8 if "other" is identified)**

a. ( ) Scholarships

b. ( ) Loans

c. ( ) Insured Loans

d. ( ) Remunerative employment

e. ( ) Remitted fees

f. ( ) Grants

g. ( ) Assistantships

h. ( ) Other _____
Identify

13. **Rank the following groups according to the priority assigned to them in determining preferential consideration for aid in your state: (rank 1 through 5 or through 6 if "other" is identified)**

a. ( ) Minority groups

b. ( ) Physically handicapped

c. ( ) War veterans

d. ( ) Prospective teachers

e. ( ) Impoverished

f. ( ) Other _____
Identify

14. **Using the continuum which follows each completed question, please indicate with a check mark (√) what per cent of his total educational cost for an academic year:**

a. an undergraduate student be allowed to borrow?

0 10 20 30 40 50 60 70 80 90 100 %

b. an undergraduate student should receive in financial aid from all sources other than personal?

0 10 20 30 40 50 60 70 80 90 100 %

c. a graduate student be allowed to borrow?

0 10 20 30 40 50 60 70 80 90 100 %

d. a graduate student should receive in financial aid from all sources other than personal?

0 10 20 30 40 50 60 70 80 90 100 %

15. What per cent of the financial aid referred to in question 14 should be provided by:

a. The State? ..... _____%

b. The Federal Government? ..... _____%

c. Other Sources? ..... _____%

Total 100%

16. Listed below are some of the reasons given for the increased interest in student financial aid programs. Please check the appropriate column to indicate the level of importance assigned to each in your state.

	Highly Important	Of Considerable Importance	Of Some Importance	Of Little Importance	Of No Importance
a. Keep students in school longer in order to reduce the level of unemployment.					
b. Provide higher education for the disadvantaged.					
c. Help make the adjustment to the technological age we are in.					
d. Give equal opportunities to all for attending college.					
e. Help support private colleges.					
f. Provide more of a selection of colleges to attend.					
g. Distribute students more evenly among colleges.					
h. Eliminate the necessity of the students working while they are in school.					
i. Have a larger percentage of the top 10% of the high school graduating classes attend college.					
j. Reduce tension among minority groups.					
k. Have a higher level of education than other countries.					
l. Have a higher level of education than other states.					
m. Encourage students to select certain occupations.					

17. Listed below are some of the reasons given for the increased interest in student financial aid programs. Please check the appropriate column to indicate the level of importance assigned to each in your institution.

	Highly Important	Of Considerable Importance	Of Some Importance	Of Little Importance	Of No Importance
a. Keep students in school longer in order to reduce the level of unemployment.					
b. Provide higher education for the disadvantaged.					
c. Help make the adjustment to the technological age we are in.					
d. Give equal opportunities to all for attending college.					
e. Help support private colleges.					
f. Provide more of a selection of colleges to attend.					
g. Distribute students more evenly among colleges.					
h. Eliminate the necessity of the students working while they are in school.					
i. Have a larger percentage of the top 10% of the high school graduating classes attend college.					
j. Reduce tension among minority groups.					
k. Have a higher level of education than other countries.					
l. Have a higher level of education than other states.					
m. Encourage students to select certain occupations.					

18. If a central clearing point were established for all student financial aid, it should be: (check one, or if more than one is desired specify after "other")

a. _____ an agency of the federal government

b. _____ an agency of the state government

c. _____ a regional agency

d. _____ a private agency

e. _____ a group or organization of institutions of higher learning

f. _____ other_____
Identify

19(I) Indicate the procedure used at *your institution* to determine the existence or degree of financial need. (check all that are appropriate)

a. ( ) We use the College Scholarship Financial Need Analysis Service.

b. ( ) We use the ACT Financial Need Analysis Service.

c. ( ) Personal interview with each applicant.

d. ( ) Require financial information statement.

e. ( ) Other _____
Identify

20. Please identify any enacted legislation in your state which is directly related to existing state supported student financial aid programs. Give date and House or Senate bill number.

21(S) Please identify any anticipated or pending legislation in your state which is directly related to student financial aid. (indicate the number of the bill for pending legislation)

22. Indicate any recommendations that you have which you feel would improve the student financial aid program in your state.